

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

LAURIE L. DENNIS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-20714

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 22, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/27/2019 and confirmed on 4/9/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		194,433.38
Less Refunds to Debtor	87,041.82	
TOTAL AMOUNT OF PLAN FUND		107,391.56

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,200.00	
Trustee Fee	4,690.87	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,890.87

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAI Acct: 3143	43,747.22	43,747.22	0.00	43,747.22
	QUICKEN LOANS LLC FKA QUICKEN LOAI Acct: 3143	1,328.82	1,328.82	0.00	1,328.82
					45,076.04
Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	LAURIE L. DENNIS Acct:	0.00	0.00	0.00	0.00
	LAURIE L. DENNIS Acct:	984.93	984.93	0.00	0.00
	LAURIE L. DENNIS Acct:	86,056.89	86,056.89	0.00	0.00
	STEIDL & STEINBERG Acct:	3,200.00	3,200.00	0.00	0.00
	NISSAN MOTOR ACCEPTANCE CORP Acct: 8383	236.25	236.25	0.00	236.25
					236.25
Unsecured					
	BANK OF AMERICA NA** Acct: 6533	19,913.95	19,913.95	0.00	19,913.95
	CENTER FOR SKIN SURGERY Acct: DENL	89.50	89.50	0.00	89.50
	CHILDRENS EXPRESS CARE Acct: 9135	0.00	0.00	0.00	0.00
	DERMAPATH DIAGNOSTICS Acct: 2251	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 9728	19,409.61	19,409.61	0.00	19,409.61
	ELIZUR CORP Acct: 2391	0.00	0.00	0.00	0.00
	TD BANK USA NA**	2,643.22	2,643.22	0.00	2,643.22

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2127				
	UPMC HEALTH SERVICES	0.00	0.00	0.00	0.00
	Acct:				
	UNITED STATES DEPARTMENT OF EDUC	10,294.08	10,294.08	0.00	10,294.08
	Acct: 0890				
	DEPARTMENT STORES NATIONAL BANK	1,838.04	1,838.04	0.00	1,838.04
	Acct: 3090				
	S JAMES WALLACE ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	FREDERIC I WEINBERG ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PATENAUDE AND FELIX APC	0.00	0.00	0.00	0.00
	Acct:				
	WELTMAN WEINBERG & REIS CO LPA	0.00	0.00	0.00	0.00
	Acct:				
					54,188.40
TOTAL PAID TO CREDITORS					99,500.69

TOTAL CLAIMED
PRIORITY 236.25
SECURED 45,076.04
UNSECURED 54,188.40

Date: 11/22/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

LAURIE L. DENNIS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-20714

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Laurie L. Dennis
Debtor

Case No. 19-20714-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 23, 2021

User: jhel
Form ID: pdf900

Page 1 of 2
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2021:

Recip ID	Recipient Name and Address
db	+ Laurie L. Dennis, 305 Dunston Ct., Seven Fields, PA 16046-4217
r	+ Coldwell Banker Real Estate Services, 9600 Perry Highway, Pittsburgh, PA 15237-5552
r	+ Matthew Vogel, Coldwell Banker Real Estate Services, 9600 Perry Highway, Pittsburgh, PA 15237-5552
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15000954	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
15000955	+ Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
15013938	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15000957	+ Children's Express Care, 11279 Perry Highway, Suite 450, Wexford, PA 15090-9303
15000958	+ Dermaphath Diagnostics, 695 S. Broadway, Suite 100, Denver, CO 80209-4003
15000961	+ Elizur, 9800A McKnight Road, Pittsburgh, PA 15237-6032
15000962	+ Frederic I Weinberg & Associates, P.C., Attn: Frederic L. Weinberg, Esquire, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
15035779	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
15000963	+ Nissan Motor Acceptance Corp/Infinity Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816
15000966	+ Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
15000968	+ Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15000967	+ Target, Po Box 673, Minneapolis, MN 55440-0673
15000956	+ The Center for Skin Surgery, PC, 1606 Carmody Court, Suite 302, Sewickley, PA 15143-8567
15048848	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
15000969	+ UPMC Health Services, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15000970	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15000971	+ US Department of Education/Great Lakes, Po Box 7860, Madison, WI 53707-7860
15000972	+ US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
15000975	+ Weltman, Weinberg & Reis, Attn: Matthew W. Pomy, Esquire, 436 Seventh Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15000959	Email/Text: mrdiscen@discover.com	Nov 23 2021 23:25:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
15000974	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 23 2021 23:29:09	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
15000973	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 23 2021 23:28:47	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15045517	Email/Text: bnc-quantum@quantum3group.com	Nov 23 2021 23:26:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15005881	Email/Text: mrdiscen@discover.com	Nov 23 2021 23:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15000960	+ Email/Text: mrdiscen@discover.com	Nov 23 2021 23:25:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025

District/off: 0315-2

User: jhel

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Form ID: pdf900

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15000964	+ Email/Text: paparalegals@pandf.us	Nov 23 2021 23:26:00	Patenaude & Felix, 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
15000965	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 23 2021 23:26:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15025498	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 23 2021 23:26:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15048736	+ Email/Text: bncmail@w-legal.com	Nov 23 2021 23:26:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Laurie L. Dennis julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl	on behalf of Plaintiff Laurie L. Dennis julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 6